

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Bankruptcy No. 20-70343-JAD**  
: **Lillian S. Adams,**  
: **Debtor** : **Chapter 13**  
: Related to ECF No. 71

**CONSENT ORDER**

WHEREAS the Debtor filed for Bankruptcy on July 3, 2020

WHEREAS the Debtor resides at 158 Coffee Hill Road, Hooversville, PA 15936

WHEREAS the Debtor has a mortgage with Carrington Mortgage holding a security interest in 158 Coffee Hill Road, Hooversville, PA 15936

WHEREAS the Debtor had a fire on February 8, 2019.

WHEREAS the residence did have significant damage and Carrington Mortgage had insurance to protect their security interest due to the fire; The damage was approximately over one thousand seven hundred and twenty-nine square feet (1,729 sq.ft.).

WHEREAS the insurance company, through an inspection by their adjuster, issued a check to Carrington in the amount of Forty-Six Thousand Ninety-One Dollars (\$46,091.00) for repairs.

WHEREAS the Debtor contracted with a handyman who was assisted by the Debtor's son who completed said repairs to make the property livable again.


WHEREAS the insurance adjuster determined that only 41 percent of the repairs had been completed, seven hundred and thirty-two square feet (732 sq. ft.).

WHEREAS the Debtor submitted the receipts to Carrington Mortgage and Carrington Mortgage is willing to issue a check in the amount of Eighteen Thousand Eight Hundred Ninety-Seven Dollars and thirty-one cents (\$18,897.31), representing the reimbursement for the repairs.

WHEREAS the remaining amount of Twenty-Seven Thousand One Hundred Ninety-Three Dollars and sixty-nine cents (\$27,193.69) is still outstanding and being held by the mortgage Company for future repairs *which is to be completed by December 31, 2023.*

**AND NOW THIS** 22nd **day of December, 2021, it is hereby ORDERED, ADJUDGED and DECREED,** Carrington Mortgage is granted authority to issue the check and the Debtor may use said insurance proceeds to reimburse the contractor and son. It is further Ordered that if the remaining repairs are made and approved by the insurance adjustor said remaining monies may be issued by Carrington without further Court Order

BY THE COURT:



Jeffery A. Deller jah  
United States Bankruptcy Judge

FILED  
12/22/21 12:18 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Consented to:

/s/ Kenneth P. Seitz, Esquire

Kenneth P. Seitz, Esquire  
PA I.D. #81666  
Attorney for the Debtor  
Law Offices of Kenny P. Seitz  
P.O. Box 211  
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814-536-7470

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire  
PA I.D. #317226  
Attorney for Carrington Mortgage  
KML Law Group, P.C.  
701 Market Street, Ste 5000  
Philadelphia, PA 19106  
(201) 549-2363

/s/ Owen Katz, Esquire

Owen Katz, Esquire  
PA ID# 36473  
Attorney for Chapter 13 Trustee  
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okatz@chapter13trusteedpa.com

In re:  
Lillian S Adams  
Debtor

Case No. 20-70343-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Dec 22, 2021

User: aala  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2021:

Recip ID	Recipient Name and Address
+	Denise Carlon, Atty for Carrington Mortgage, KML Law Group, P.C., 701 Market Street Ste 5000, Philadelphia, PA 19106-1541

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2004-5 bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Lillian S Adams thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4